EXHIBIT A

Milwaukee, WI 53201-0624

Assurant Health PO Box 624

Forwarding Service Requested

DSE DAA DEXIM

2040 3.1512 MB 1.196 Intellibration additional material and a fail that the latest and HELEN KAHANER 21 20 HARROGATE DR HILTON HEAD, SC 29928-3367

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If you have questions, Customer Service is available Monday - Friday, between the hours of 7:00 am - 6:00 pm, Central Time at 800-743-8463

Date: 07/31/2007

Claim Number: KE-410059-001-3-01-10-0003

Control Number: 250433691

Policy: 0000410059

Cert: 0000003

Insured Name: Helen Kahaner Patient Acct #: 413103689 Patient Name: Helen Kahaner Provider Name: Robert T Heelan MD

Please Retain This Statement For Tax Purposes

Explanation of Benefits - THIS IS NOT A BILL

Service Service Code Description	Service	Provider Charge			eductible	Copay	Pay At		Amount Paid
71010 Inpatient Xry	03/09/2007	\$45.00		\$4.50			70%	0704, 0047	\$28.35
	TOTALS	\$45.00	\$40.50	\$4.50					\$28.35

*Patient Responsibility

\$12.15

*remit patient responsibility directly to provider

0047 Your benefits have been paid at a reduced level since a provider was utilized who is not within your assigned PPO network

0704 MultiPlan rate applied. You should not be billed for the discount amount, but are responsible for the difference between the allowed amount and the amount paid by the plan.

Plan Accumulators

Pian Accumulators		Currer	nt Year		Prior Year				
	Individual		Family		Individual		Family		
Description	YTD	Remaining	YTD	Remaining	YTD	Remaining	YTD	Remaining	
Deductible	\$2,000.00	\$0.00	\$2,000.00	\$2,000.00	\$1,618.54	\$381.46	\$1,618.54	\$2,381.46	
Out-Of Pocket	\$610.91	\$2,389.09	\$610.91	\$5,389.09	\$0.00	\$3,000.00	\$0.00	\$6,000.00	
PPO Out-Of-Pocket	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
I ifetime Maximum		\$1,992,931.99							

Payment Summary

Payment Sent To	Payment Amount	Payment Date
Robert T Heelan MD	\$28 35	07/31/2007

Notes

Fraud robs you! Call our fraud HOTLINE to report possible fraudulent activity at 800-800-3830 Ext 8324 For any other matters please use the Member Services number on the front of your eob

YOUR RIGHT TO A REVIEW OF A CLAIM

The procedure set forth below is a general statement of the claim review procedure which may be used by any insured who desires a formal review of a claim determination. If you have questions regarding the formal review process, please contact our office at 1-800-444-6254 to discuss.

Assurant Health markets products underwritten by Time Insurance Company, Union Security Insurance Company and John Alden Life Insurance Company